

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Andrea S. Zerbini**  
Debtor(s)

Bankruptcy Case No.: 14-22395-JAD  
Doc. No. 128  
Chapter: 13  
Docket No.: 129 - 128  
Concil. Conf.: February 1, 2018 at 09:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **December 28, 2017**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **January 12, 2018**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **February 1, 2018 at 09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: November 13, 2017

Jeffery A. Deller  
United States Bankruptcy Judge

cm: All Creditors and Parties In Interest

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Andrea S. Zerbini  
DebtorCase No. 14-22395-JAD  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: msch  
Form ID: 410Page 1 of 3  
Total Noticed: 66

Date Rcvd: Nov 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2017.

db Andrea S. Zerbini, 5 Cross Street, Crafton, PA 15205-2709  
cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860

sp +Mark G. Moynihan, 112 Washington Place, Suite 1-N, Pittsburgh, PA 15219-3424  
13870348 +Apothaker & Associates, P.C., 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410  
13870352 Bill Me Later, P.O. Box 2394, Omaha, NE 68103-2394  
13907368 +Borough of Crafton, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101

13870353 +Borough of Crafton, Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349  
13907369 +Borough of Crafton/Carlynton SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101

13870356 Capital One, Attn: Bankruptcy Dept., P.O. Box 30285, Salt Lake City, UT 84130-0285  
13870355 +Capital One, PO Box 30281, Salt Lake City, UT 84130-0281  
13870357 +Capital One Bank (USA), N.A., 15000 Capital One Drive, Richmond, VA 23286-0001  
13870360 Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241  
13870363 +David Fein, Esquire, KML Law Group, P.C., Home Retention Dept, Mellon Independence Center - Suite 5000, 701 Market Street, Philadelphia, PA 19106-1538

13870366 +Dr. Vitasta Bazaz, MD, 2100 Jane St Suite 210, Pittsburgh, PA 15203-2076  
13870369 +EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624  
13870370 +Equitable Gas Compnay, LLC, Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive, 2nd Floor, Pittsburgh, PA 15212-5860

13870373 HSBC Bank Nevada N.A., P.O. Box 5253, Carol Stream, IL 60197-5253  
13870374 +I.C. Systems Inc, P.O. Box 64378, St. Paul, MN 55164-0378  
13870376 ++JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519  
(address filed with court: J.C. Christensen & Associates, Inc., P.O. Box 519, Sauk Rapids, MN 56379)

13870377 +Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349  
13870378 +KML Law Group, P.C., Mellon Independence Center - Suite 5000, 701 Market Street, Philadelphia, PA 19106-1538

13870381 National Enterprise Systems, 29125 Solon Road, Solon, OH 44139-3442  
13870386 +PNC Bank National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
13893427 +PNC Bank, National Association, c/o KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

13893426 +PNC Mortgage, c/o KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

13870385 Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412  
13870388 +Priscilla S. Bowes, 5 Cross Street, Pittsburgh, PA 15205-2709  
13870392 T-Mobil Bankruptcy Team, P.O. Box 53410, Bellevue, WA 98015-3410  
13870393 #Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207  
14144379 Verizon, PO Box 5156, Tampa, FL 33675-5156  
13870395 +Verizon, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225  
13870396 +Verizon Wireless Bankruptcy, PO Box 3397, Bloomington, IL 61702-3397

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bankruptcy@cavps.com Nov 14 2017 02:22:22 Cavalry Portfolio Services, 500 Summit Lake Dr., Suite #400, Valhalla, NY 10595-2322

13899603 +E-mail/Text: bncmail@w-legal.com Nov 14 2017 02:22:17 ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13870349 E-mail/Text: legal@arsnational.com Nov 14 2017 02:21:42 ARS National Services, Inc., PO Box 463023, Escondido, CA 92046-3023

13938174 +E-mail/Text: g20956@att.com Nov 14 2017 02:22:31 AT&T, 1801 Valley View Ln, Dallax, TX 75234-8906

13870350 +E-mail/Text: g20956@att.com Nov 14 2017 02:22:31 AT&T, c/o Midland Bankruptcy, 5407 Andrews Highway, Midland, TX 79706-2851

13870351 +E-mail/Text: g20956@att.com Nov 14 2017 02:22:31 AT&T Mobility, AT&T Services, Inc., One AT&T Way, Room 3A 231, Bedminster, NJ 07921-2694

13881034 +E-mail/Text: g20956@att.com Nov 14 2017 02:22:31 AT&T Mobility II LLC, % AT&T Services, Inc, Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693

13899560 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 14 2017 02:28:05 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838

13870354 +E-mail/Text: notices@burt-law.com Nov 14 2017 02:22:46 Burton Neil & Associates, P.C., 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600

13870358 +E-mail/Text: bankruptcy@cavps.com Nov 14 2017 02:22:22 Cavalry Portfolio Services, Attention: Bankruptcy Department, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-1340

13871332 +E-mail/Text: bankruptcy@cavps.com Nov 14 2017 02:22:22 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340

13870359 +E-mail/Text: compliance@chaserec.com Nov 14 2017 02:22:46 Chase Receivables, 1247 Broadway, Sonoma, CA 95476-7503

13870361 +E-mail/Text: ccusa@ccuhome.com Nov 14 2017 02:21:29 Credit Collections USA, 256 Greenbag Rd Ste 1, Morgantown, WV 26501-7158

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Total Noticed: 66

Date Rcvd: Nov 13, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13870362 +E-mail/Text: ccusa@ccuhome.com Nov 14 2017 02:21:29 Credit Collections USA, LLC,  
16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209  
13870364 E-mail/Text: electronicbkydocs@nelnet.net Nov 14 2017 02:22:15 Dept of Ed/Nelnet,  
121 S 13th St, Lincoln, NE 68508-1904  
13870365 +E-mail/Text: bankruptcynotices@dcicollect.com Nov 14 2017 02:22:31  
Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268  
13870367 +E-mail/Text: kburkley@bernsteinlaw.com Nov 14 2017 02:22:41 Duquesne Light Company,  
Legal Department, Duquesne Light Legal, 411 Seventh Avenue (16-1),  
Pittsburgh, PA 15219-1942  
13870368 +E-mail/Text: bknotice@erccollections.com Nov 14 2017 02:22:15  
Enhanced Recovery Company, LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412  
13870371 +E-mail/PDF: gecsedirecoverycorp.com Nov 14 2017 02:21:02 GE Capital/Walmart,  
PO Box 965024, Orlando, FL 32896-5024  
13870372 E-mail/PDF: gecsedirecoverycorp.com Nov 14 2017 02:20:35 GECCB/JC Penneys, PO Box 965007,  
Orlando, FL 32896-5007  
13937304 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 14 2017 02:22:20 Jefferson Capital Systems LLC,  
Po Box 7999, Saint Cloud Mn 56302-9617  
13870379 +E-mail/Text: ebn@ltdfin.com Nov 14 2017 02:21:42 LTD Financial Services, L.P.,  
7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134  
13870380 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 14 2017 02:22:06 Midland Funding LLC,  
8875 Aero Drive Suite 200, San Diego, CA 92123-2255  
13870382 +E-mail/Text: eggssupportservices@alorica.com Nov 14 2017 02:22:18  
NCO Financial Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308  
13870383 E-mail/Text: electronicbkydocs@nelnet.net Nov 14 2017 02:22:15 Nelnet, P.O. Box 82561,  
Lincoln, NE 68501-2561  
13870387 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 14 2017 02:27:46  
Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard,  
Norfolk, VA 23502  
13918377 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 14 2017 02:21:14  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
13870384 E-mail/Text: csc.bankruptcy@amwater.com Nov 14 2017 02:22:45 Pennsylvania American Water,  
PO Box 578, Alton, IL 62002-0578  
13888351 E-mail/Text: bnc-quantum@quantum3group.com Nov 14 2017 02:21:45  
Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,  
Kirkland, WA 98083-0788  
13891143 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Nov 14 2017 02:21:05 Regional Acceptance Corporation,  
PO Box 1847, Wilson, NC 27894-1847  
13870391 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Nov 14 2017 02:21:05 Regional Acceptance Corporation,  
Attention CDV Analyst, 1424 East Fire Tower Road, Greenville, NC 27858-4105  
13870390 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Nov 14 2017 02:21:05 Regional Acceptance Corporation,  
PO Box 830913, Birmingham, AL 35283-0913  
13870389 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Nov 14 2017 02:21:05 Regional Acceptance Corporation,  
266 Beacon Drive, Winterville, NC 28590-7924  
13881219 +E-mail/Text: electronicbkydocs@nelnet.net Nov 14 2017 02:22:15 US Department of Education,  
C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904

TOTAL: 34

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Borough of Crafton  
cr Carlynton School District  
cr PNC BANK, NATIONAL ASSOCIATION  
13891291\* Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847  
13870375 ##I.C. Systems, Inc., 444 Highway 96 East, PO Box 64794, Saint Paul, MN 55164-0794  
13870394 ##+Verizon, PO Box 33078, Saint Petersburg, FL 33733-8078  
13870397 ##Vision Financial Corp, PO Box 460260, Saint Louis, MO 63146-7260

TOTALS: 3, \* 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 15, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Borough of Crafton jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Carlynton School District jhunt@grblaw.com,  
cnoroski@grblaw.com  
Mark G. Moynihan on behalf of Debtor Andrea S. Zerbin mark@moynihanlaw.net,  
moynihan.mark@gmail.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com/srk@sjwpgh.com

TOTAL: 8